MediAsas

Healthcare Protection, Designed Differently

MediAsas expands financial protection for essential healthcare needs, offering better medical and health insurance/takaful plans.

What is MediAsas?

MediAsas is a private healthcare initiative that offers medical and health insurance/takaful plans designed to be more accessible, affordable and sustainable over time.

- A voluntary medical and health insurance/takaful plan introduced under a national healthcare initiative. It is not a social insurance/takaful scheme.
- Provides access to essential coverage for medical treatments at private hospitals, with annual limits that cover up to 99% of common treatments.
- A yearly renewable standalone medical and health protection plan that is not linked to any investment products.



The benefit(s) payable under eligible policy is (are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact PIDM (visit www.pidm.gov.my).

Why choose MediAsas?

Access	Enables more people to access essential medical treatments at private hospitals through broader eligibility and more affordable coverage.
Value	Built-in cost control and cost-sharing features to help keep premiums stable, affordable and sustainable over time.
Choice	Choose from panel hospitals for cashless admission, with greater certainty over eligible hospital bills, and lower out-of-pocket costs.
Simple	A standalone medical and health insurance/takaful plan with standardised benefits and clear policy/certificate terms, making it easier to understand.

What Does the Plan Cover?

MediAsas supports you at every stage of your healthcare journey, with coverage for pre-hospitalisation, hospitalisation, post-hospitalisation and outpatient treatment. The plan also includes coverage for inpatient and outpatient cancer treatment, subject to the annual limit without additional co-payments[1] for selected cancer drugs listed under the Cancer Drug List (CDL). [2]

[1]Co-payments of up to 20% may apply for more expensive drugs under the CDL.
[2] The CDL is established and published by the Oversight Authority, a body authorised by the Government of Malaysia to set rules applicable to the benefit coverage under this plan.

Choose the Plan That Fits Your Needs

Whether you're looking for essential protection or greater flexibility in managing healthcare costs, MediAsas offers insurance and takaful plans to match your needs and budget. Available for enrolment up to age 70, with protection up to age 85.

MediAsas Teras

Provides essential medical coverage with a simple, straightforward plan designed for everyday healthcare needs.

MediAsas Fleksi

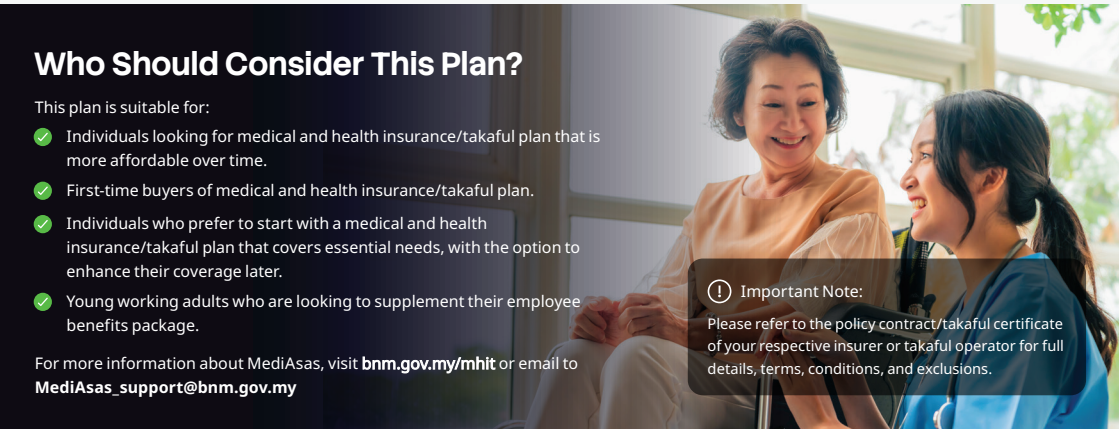
Offers additional flexibility to manage your healthcare expenses alongside other means for financing healthcare expenditures.

Who Should Consider This Plan?

This plan is suitable for:

- Individuals looking for medical and health insurance/takaful plan that is more affordable over time.
- First-time buyers of medical and health insurance/takaful plan.
- Individuals who prefer to start with a medical and health insurance/takaful plan that covers essential needs, with the option to enhance their coverage later.
- Young working adults who are looking to supplement their employee benefits package.

For more information about MediAsas, visit **bnm.gov.my/mhit** or email to **MediAsas_support@bnm.gov.my**



Important Note:

Please refer to the policy contract/takaful certificate of your respective insurer or takaful operator for full details, terms, conditions, and exclusions.